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Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	1	of	2
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**Complete if Known**

Application Number	Not yet assigned
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Filing Date	July 18, 2003
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First Named Inventor	Kazuo Masuda
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Group Art Unit	Not yet assigned
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Examiner Name	Not yet assigned
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Attorney Docket Number	30014630.0002
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## U.S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (if known)				
		JP 2000-242696 A	09-08-2000	Kabushiki Kaisha, et al.		
		JP 11-126231 A	05-11-1999	NTT Data Corp., et al.		
		WO 97/19427 A1	05-29-1997	Citybank, N.A.		
		9-147043	06-06-1997			
		WO 00/30053	05-25-2000	Chase Manhattan Bank US		
		2001-5892	01-12-2001			
		WO 00/67216	11-09-2000	Chase Manhattan Bank US		

Examiner Signature		Date Considered	
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\* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04.

<sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

**Burden Hour Statement:** This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:** Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Substitute for form 1449A/PTO				<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)				Application Number	Not yet assigned
				Filing Date	July 18, 2003
				First Named Inventor	Kazuo Masuda
				Group Art Unit	Not yet assigned
				Examiner Name	Not yet assigned
Sheet	2	of	2	Attorney Docket Number	30014630.0002

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		JACK LARGE, "How To Save Money On Cross Border Payments", Corporate Finance, May 1996, Issue 138, London	
		"Welcome to Thomas Cook International Money Services", <a href="http://www.us.thomascook.com/index.html">http://www.us.thomascook.com/index.html</a> , 2000	

Examiner Signature		Date Considered	
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<sup>1</sup> Unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:

Kazuo MASUDA, et al.

Group Art Unit: Not yet assigned

Application No.: Not yet assigned

Examiner: Not yet assigned

Filed: July 18, 2003

Confirmation No.: Not yet assigned

For: A REMITTANCE MANAGEMENT SYSTEM, A SETTLEMENT MANAGEMENT SYSTEM, A REMITTANCE MANAGEMENT METHOD, A SETTLEMENT MANAGEMENT METHOD AND A COMPUTER PROGRAM THEREOF

**INFORMATION DISCLOSURE STATEMENT**

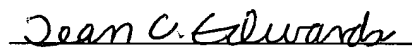
**MAIL STOP PATENT APPLICATION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, it is requested that the references listed on the attached PTO Form 1449 be made of record.

Respectfully submitted,

  
Jean C. Edwards  
Registration No. 41,728

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**Date: July 18, 2003**